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**Contextualizing the Resourcing of Daily Life: Understanding
Caregiving Challenges and Strategies among Low-income
Caregivers of Dependent Seniors in Singapore**

Leng Leng Thang / Johan Suen

National University of Singapore / University of Cambridge

In the study of family and aging, issues of informal caregivers have gained increasing scholarly attention in recent decades. However, there remains a gap in qualitative knowledge on the experiences of caregivers from lower-income households, especially in the context of Singapore. According to the 2012 national survey of informal caregiving, almost half of the caregivers interviewed reported income levels that placed them in the bottom 20 per cent of resident households' average monthly incomes. The survey also found financial inadequacy to be one of the main causes of high stress among the informal caregivers. Such demands on scarce financial resources are further exacerbated by the fact that a significant number of caregivers are either not working, or are immensely burdened by care-related disruptions while at work. In light of such situations of resource scarcity, how do caregivers generate the required financial and non-monetary means to both survive and provide care for their dependent seniors and households? What socio-familial processes and structural factors are involved in shaping the management and flow of resources on a daily and long-term basis? Through an analysis of in-depth interview data comprising the voices of 19 respondents, this study explores the contextual constraints, meanings, and decision-making involved in the resourcing of daily living by caregivers of dependent seniors in low-income households. We will also discuss the impact (and paradox) of various government and voluntary welfare assistance on alleviating their financial burden.